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Services & Benefits



Are You Eligible?

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Disclaimer:

This booklet is intended to provide general information about the programs and benefits discussed. It is not a statement of the detailed legal requirements for any of these benefits. Additional requirements may apply.

The Family of Protection

The Department of Health & Human Services (HHS) is represented in the President's Cabinet. HHS is responsible for many of the programs designed to meet the needs of America's older citizens, including:

- ┌ Social Security
- ┌ Supplemental Security Income
- ┌ Medicare
- ┌ Medicaid
- ┌ Programs under the Older Americans Act

This booklet gives you information about these programs: what they are, who is eligible, what benefits they provide and how to receive them.

Social Security

There are three types of Social Security benefits:

- 1- Retirement Benefits
- 2- Survivors Benefits
- 3- Disability Benefits

(1) Retirement Benefits

Provide retirement income to retired workers and their families.

Who May Be Eligible?

- ┌ A **retired worker** age 62 or over, if he/she has worked long enough under Social Security.
- ┌ A **spouse** of a retired worker, if he/she is age 62 or over.
- ┌ A **spouse** of a retired worker (regardless of age) if he/she is caring for the worker's child who is under age 16 or disabled.
- ┌ A **divorced spouse** of a retired worker if age 62 or over and if he/she was married to the retiree for at least 10 years.
- ┌ A **divorced spouse** if age 62 or over, married to the worker at least 10 years and divorced at least 2 years. (The worker need not have filed a claim, but they must be potentially eligible.)

- ┐ An **unmarried child** of the retired worker if under age 18, or age 18-19 if a full-time student in secondary school.
- ┐ An **unmarried disabled child** of the retired worker if he/she became disabled before age 22.

(2) Survivors Benefits

Provide income security to family members upon the death of a breadwinner.

Who May Be Eligible?

- ┐ A **surviving spouse**, including a **surviving divorced spouse**, of a deceased worker if the widow(er) is age 60 or over.
- ┐ A **surviving spouse** or **surviving divorced spouse** (regardless of age) if he/she is caring for a child of the deceased worker who is under age 16 or disabled.
- ┐ The **dependent parents** of the deceased worker if age 62 or older.
- ┐ An **unmarried disabled child** of the deceased worker if he/she became disabled before age 22.
- ┐ An **unmarried child** of the deceased worker if under age 18, or age 18-19 if a full-time student in a secondary school.

(3) Disability Benefits

Provide protection against the loss of family income due to the disability of a breadwinner.

Who May Be Eligible?

- ┐ A **disabled worker**
- ┐ An **unmarried child** of the disabled worker if under age 18, or age 18-19 if a full-time student in a secondary school.
- ┐ An **unmarried disabled child of any age**, if he/she became disabled before age 22.
- ┐ A **spouse** of the disabled worker, if age 62 or older.
- ┐ A **spouse** at any age, if he/she is caring for the disabled worker's child who is under age 16 or disabled.
- ┐ A **disabled widow(er)** if age 50 or older, if the disability started prior to or within 7 years of the death of the insured worker.
- ┐ A **disabled surviving divorced spouse** if the marriage lasted 10 years or longer.

To apply, or for more information:

Call or visit your local
Social Security office

SSI

The Supplemental Security Income (SSI) program pays money to people who are age 65 or older, or disabled, or blind. (SSI is a Federal benefit funded by the general revenues of the Treasury, not by the Social Security Trust Funds.)

Who May Be Eligible?

- ▣ A person **age 65 or older** who has little income and few assets.
- ▣ A **disabled person** of any age (including children) who has little income and few assets.
- ▣ A **blind person** who has little income and few assets.

How Much Can You Have?

- ▣ \$386/month in income for an individual, \$579 for a couple. (The income limit is higher in some States, and the limits go up each year.)
- ▣ \$2,000 in assets for an individual; \$3,000 for a couple. (Many things do not count, including a home you live in.)

To apply, or for more information:

Call or visit your local
Social Security office

Medicare

Medicare is a federal health insurance program. Medicare has two parts:

(1) **Hospital Insurance (Part A)**

Helps pay for inpatient hospital care, skilled nursing facility care, home health care and hospice care.

(2) **Medical Insurance (Part B)**

Helps pay for doctors' services, outpatient hospital services, ambulance services, diagnostic tests, therapies, durable medical equipment, medical supplies and prosthetic devices.

Who May Be Eligible?

- ┐ Persons **age 65 or older**, if they are eligible for Social Security or Railroad Retirement benefits.
- ┐ Persons (any age) **who have received Social Security disability benefits for at least 24 months**.
- ┐ Persons (any age) who have **kidney disease** (End-stage Renal Disease).
- ┐ Government workers who have worked long enough to be insured for Medicare purposes.

Note:

U.S. resident citizens or lawfully admitted aliens, with at least 5 years of continuous residence, who are age 65 or older and who are otherwise ineligible for Medicare, may *purchase* this coverage.

**To apply, or for more
information:**

Call or visit your local **Social
Security office**

Medicaid

Medicaid is a medical assistance program operated by the States with partial Federal funding. All States cover basic inpatient and outpatient medical services, and various additional services may be provided at the option of the individual States.

Who May Be Eligible?

- ┐ Persons **receiving Aid to Families with Dependent Children (AFDC)** benefits.
- ┐ Persons **receiving SSI** benefits.
- ┐ Persons **with low income** (as defined by the States) who meet their individual State's eligibility requirements.

To apply, or for more information:

Contact your local Social Services office, or Public Assistance office.

Older Americans Act

The Older Americans Act established a National Network on Aging comprised of the U.S. Administration on Aging, State and Area Agencies on Aging, Tribal Organizations and service providers. Through this network older persons in each community have access to supportive and nutrition services.

Access Services

- Information & referral
- Case Management

In-Home Services

- Personal care
- Home health
- Homemaker
- Home delivered meals

Community Services

- Senior centers and congregate meals
- Adult day care
- Transportation
- Legal Services
- Ombudsman services in long term care facilities

Who May Be Eligible?

- ┐ Persons age 60 and over.
- ┐ Highest priority given to older persons with the greatest economic or social need, with particular attention to low income minority individuals.

**To apply, or for more
information:**

Contact your State Office on
Aging or your local Area
Agency on Aging.



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